

The Dividend

MARCH 2017

Don't miss the chance to double your tax refund

Deposit your tax refund directly into your TruMark Financial® Credit Union checking account, and be automatically entered for a chance to double your tax refund, up to \$5,000.* Simply select "checking" in the refund section of forms 1040, 1040A, or 1040EZ, enter the credit union's ABA transit/routing number (236084243), then enter your account number.

Enter to win today

Deposit your refund directly into your TruMark Financial account for a chance to win!



*TruMark Financial will match your deposit, up to a maximum of \$5,000 if you are the selected winner. Only directly deposited tax refunds from IRS/Treasury to TruMark Financial are eligible. External transfers from another financial institution are not eligible. If federal tax refund is split between multiple financial institutions, only the portion deposited directly to TruMark Financial is eligible. TruMark Financial members age 18 and older are eligible. Business accounts are not eligible. Cannot be combined with other offers. Visit www.trumarkonline.org/doubleyourrefund for details.

Securely manage funds from your smart phone

Access your accounts anywhere, anytime with TruMark Financial's free mobile banking.* From the convenience of your smart phone or tablet, securely perform these financial transactions and more:

- Check balances
- Transfer funds
- View recent transactions
- Pay bills
- Deposit checks
- View cleared checks
- Locate ATMs or branch offices

Download the app today

Visit the app store on your mobile device to download the app.

*Data or internet costs may apply. Contact your provider for additional details.

Home equity lines of credit

Introductory rate
1.99% APR*
for the first six months

Variable rates as low as
3.49% APR*
thereafter



Spring forward with new projects

With a low-rate TruMark Financial home equity line of credit, finance home projects or vacations affordably. Use the funds as needed over time or all at once.

Additional benefits include:

- Borrow up to 90% of your home's value
- Write checks directly from your line of credit
- Possible tax-deductible interest (consult your tax advisor)
- No annual fee

Easy access to funds with a Visa® Equity Access Card

Apply today

Visit www.trumarkonline.org or call 1-877-TRUMARK

*Annual Percentage Rate (APR) accurate as of 2/8/17, applies to minimum line amount of \$75,000, is subject to change without notice, and applies to a loan-to-value (LTV) ratio of 80% for primary residence. Rates vary depending upon amount financed, credit score, lien position, and collateral location. Minimum APR is 3.49%, with automatic payment discount, maximum APR is 18%. Introductory rate will be in effect for six (6) billing cycles from credit line open date. After the introductory discount period expires, the variable APR is effective for the life of the line. Rate includes a 0.25% relationship discount. New accounts only. A TruMark Financial checking account is required for the 0.25% discount. Property and/or flood insurance is required. APR is variable based on the highest *The Wall Street Journal* published Prime Rate and is adjusted on a monthly basis. As of 12/15/16 the Prime Rate was 3.75%. All loans/lines of credit are subject to approval and collateral evaluation. Fees and charges may apply. Additional restrictions, limitations, and exclusions may apply. Please call TruMark Financial at 1-877-TRUMARK for further details. A \$100 processing fee will apply. NMLS 404938

Open a checking account, get up to \$150*

Open your first-ever TruMark Financial checking account and use the following free services within 90 days to earn up to \$150:



Begin direct deposit of at least \$300 per month, get \$100



Perform 10 signature-based debit card transactions, get \$50

Earning \$150 has never been easier

Visit www.trumarkonline.org/150 or stop by your nearest branch

*Offer applies to new and existing members (general membership) who open a first-ever checking account. For offer to be valid, member must call 1-877-TRUMARK or visit a TruMark Financial branch to claim the offer within 90 days of account opening. Credits will be assigned within 120 days of account opening. Limited time offer – may be withdrawn at any time without notice. Cannot be combined with any other offers. Offer subject to change or cancellation without notice. Offer applies solely to unique individuals as defined by the primary account holder's SSN. Business accounts not eligible. Offer does not apply to persons who closed a TruMark Financial checking account within the last 12 months. Account must remain open, active, in good standing, and in the same product type through the qualifying period to receive the bonus.



Get a \$50 gift card (via 7,700 CURewards® points) just for sharing TruMark Financial membership*

Simply refer a new member age 18 or older to the credit union by April 15, 2017, use your Visa® debit card 10 times before May 15, 2017, and you will receive 7,700 CURewards points that entitle you to a \$50 gift card to over 20 popular retail locations. The member you refer age 18 or older also can earn a \$50 gift card (via 7,700 CURewards points).**



Refer a member today

Visit www.trumarkonline.org/RAM or your local branch

*Offer only good to TruMark Financial members in good standing. Limited-time offer. Offer good until 4/15/17. A qualified new member account relationship is either a single or joint ownership of a TruMark Financial S1/Share Savings account required as par value for membership in the credit union for a person/persons who has/have never been a member of TruMark Financial. The potential new member may be a family member of an existing member; or must live, work, worship, volunteer, or attend school in Bucks, Chester, Delaware, Montgomery, or Philadelphia county. **New and referring members age 18 or older must have a checking account, Visa debit card, and perform ten (10) signature-based debit card transactions that post between 3/1/17 and 5/15/17 to receive points. CURewards points will be rewarded to primary member account holder's debit card by 6/30/17. Business accounts are not eligible. All trademarks are property of their respective owners and are not affiliated with TruMark Financial Credit Union. Note to prospective members: The referrer may be eligible for prizes by referring you to the credit union.

Board of Directors
 Leonard V. Doughty III, *President*
 Hugh T. Bray, *Vice President*
 Wayne J. Goodwin, *Treasurer*
 R. Terence Brunt, *Secretary*
 Joseph J. Bily, *Director*
 Daniel L. Dillard, *Director*
 Richard V. Lawn, *Director*
 David A. Rufibach, *Director*
 William A. Tollok, *Director*

Supervisory Committee
 James P. DeBow, *Chairperson*
 Joseph J. Ciaranca, *Vice Chairperson*
 Donna M. Carvin, *Secretary*

Account Management by Phone
 215-953-5950 | 800-835-2628

Online Banking www.trumarkonline.org

Call Center 1-877-TRUMARK | 215-953-5353

24/7 Loan Applications
 1-877-TRUMARK | www.trumarkonline.org

Center City Philadelphia
 1701 Market Street, Philadelphia, PA 19103

Chestnut Hill
 8500 Germantown Avenue, Philadelphia, PA 19118

Downingtown - renovating
 Temporary location:
 128 Eagleview Boulevard, Exton, PA 19341

Doylestown
 4381 West Swamp Road, Doylestown, PA 18901

Eastern North Philadelphia
 1900 North 5th Street, Philadelphia, PA 19122

Fort Washington
 335 Commerce Drive, Fort Washington, PA 19034

Horsham
 301 Horsham Road, Horsham, PA 19044

Jenkintown
 515 Old York Road, Jenkintown, PA 19046

Levittown
 179 Levittown Parkway, Levittown, PA 19054

North Wales
 1200 Welsh Road, North Wales, PA 19454

Northeast Philadelphia
 7306 Castor Avenue, Philadelphia, PA 19152

Parkwood
 12377 Academy Road, Philadelphia, PA 19154

Plymouth Meeting
 1920 Butler Pike, Conshohocken, PA 19428

Richboro
 984 Second Street Pike, Richboro, PA 18954

South Philadelphia
 1931 South Broad Street, Philadelphia, PA 19148

Springfield, Delaware County
 1141 Baltimore Pike, Springfield, PA 19064

Trevose
 1000 Northbrook Drive, Trevose, PA 19053

Trooper
 2795 Ridge Pike, Trooper, PA 19403

Upper Darby
 1884 S. State Road, Upper Darby, PA 19082

Warrington
 875 Easton Road, Warrington, PA 18976

Wayne
 115 E. Swedesford Road, Wayne, PA 19087

West Chester
 1052 Andrew Drive, West Chester, PA 19380

For branch hours and days of operation, please visit www.trumarkonline.org or call 1-877-TRUMARK (878-6275).



Federally insured by NCUA

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17-0044 3/17

Join us for a free home-buying seminar

Two dates/locations available:

Saturday, March 11
 10 a.m. to 12 p.m.
 Hampton Inn – Plymouth Meeting
 2055 Chemical Road
 Plymouth Meeting, PA 19462

Saturday, April 8
 10 a.m. to 12 p.m.
 Health & Wellness Center - Auditorium
 847 Easton Road
 Warrington, PA 18976

Topics include:

- Financing options
- Current market conditions
- Application requirements
- Preparing for closing/settlement day
- The mortgage process

A complimentary brunch will be served. Seating is limited. Call 215-396-6324 to register today.

*Not available for existing or pending TruMark Financial mortgages. Special no processing fee offer requires a TruMark Financial purchase mortgage to close within 120 days from the date of application or a mortgage refinancing loan to close within 60 days from the date of application. The current processing fee is \$395. Other fees will apply. Loan terms and conditions depend on credit qualification and approval.



Annual meeting notice

TruMark Financial received no official petitions for its 2017 elections. As such, the following nominated individuals will be elected by acclamation at this year's annual meeting:

Board of Directors

Three-year term: Joseph J. Bily
 William A. Tollok
 Daniel L. Dillard

Supervisory Committee

Three-year term: Joseph J. Ciaranca

Please join us at the annual meeting on **Thursday, March 23, 2017**, at 7 p.m., at the credit union's main office: 335 Commerce Drive Fort Washington, PA 19034.



Select tax forms available online

Through online banking, TruMark Financial members can download the following 2016 tax forms: 1099-INT, 1099-R, 1098 for home equity products, 1098-E, and 1099-Q.

Download tax forms today

Log into online banking, click Member Services, and select "eStatements". Click "View Statements", and scroll down to the "Tax Statements" section.

In the news

Fundraising efforts

In late 2016, TruMark Financial branches raised \$3,000 for the Credit Union Political Action Committee (CUPAC) via its candy sale, and \$900 for Building Financial Futures via poinsettia sales. Thank you to all members who contributed toward these efforts!